



Empowering Financial Institutions and Communities Through Inclusive Banking Solutions:

Explore how the potential of rich alternative data and next-generation AI technologies empower companies to penetrate untapped markets and reach underserved populations, providing essential financial products and services crucial for prosperity.

The Challenge

In today's financial landscape, millions of individuals with limited credit history face barriers when attempting to access essential financial services. Traditional credit scoring models often overlook these individuals, resulting in a lack of access to loans, credit cards, and other financial products. This exclusion perpetuates social inequality and hinders personal and economic growth for those affected. Furthermore, existing banking infrastructure often concentrates in urban areas, leaving rural and underserved communities with limited access to banking services. This lack of access further exacerbates the challenges faced by individuals seeking to establish their financial stability and access credit.

The Solution

Unlock the gateway into the world of inclusive financing with 1datapipe's pioneering **Financial Inclusion Score**. As the globe's premier AI Customer Analytics solution, it uncovers financially secure individuals with limited credit bureau visibility, offering expanded access to vital financial products. Covering 98% of the adult population, this cutting-edge tool rigorously evaluates hundreds of personalized customer attributes across varied risk tiers, setting an unparalleled benchmark for inclusive lending practices. With its advanced algorithms and innovative clustering techniques, it delivers a holistic view of the true customer journey, spanning Identity Resolution, Fraud Mitigation, Income Stability and Affordability. By delivering actionable insights and recommendations, it enables institutions to make informed decisions and tailor their offerings to meet the diverse needs of their customers.

Moreover, the Financial Inclusion Score is delivered in a unified API, designed for low technical effort and seamless integration into any platform or workflow in under 10 minutes. This ensures that financial institutions can quickly deploy and scale the solution, reaching more customers and driving greater impact in their communities. With 1datapipe's Financial Inclusion Score, no trustworthy customer is left behind, paving the way for a more inclusive and equitable financial landscape.

Product Overview

Our Financial Inclusion Score solution revolutionizes banking by providing a comprehensive toolkit to enhance access to financial services and promote economic participation. Here's how it works:

Key features and benefits include:

- 1. Expanded Access to Credit:**
 - Feature: Utilizes advanced machine learning to analyze non-traditional data sources, generating bespoke credit scores for each customer.
 - Benefit: Enhances financial inclusion by accurately assessing the creditworthiness of unbanked individuals, expanding access to financial services and fostering broader economic participation.
- 2. Reduced Default Risk:**
 - Feature: Enhanced risk assessment capabilities reduce the risk of default by up to 15%, safeguarding financial institutions' assets and promoting responsible lending practices.
 - Benefit: Minimizes financial losses associated with defaulting loans, ensuring a healthier lending portfolio and sustainable growth.
- 3. Business Expansion:**
 - Feature: Anticipates revenue increases of up to 20% as banks tap into new customer segments and emerging markets.
 - Benefit: Fuels sustainable growth and profitability by penetrating untapped markets and broadening the customer base.
- 4. Competitive Differentiation:**
 - Feature: Offers innovative and personalized offerings for unbanked customers, setting financial institutions apart from competitors.
 - Benefit: Strengthens market positioning and customer loyalty by delivering tailored solutions that address the unique needs of underserved populations.
- 5. Enhanced Customer Experience:**
 - Feature: Tailors financial products and services to individual customer needs, fostering heightened satisfaction and long-term loyalty.
 - Benefit: Improves customer experience and strengthens relationships, ultimately driving business growth and profitability.



Real Applications

In the ever-changing sphere of AI-driven financial services, the emergence of pioneering tools like the Financial Inclusion Score heralds a new era of inclusivity. This groundbreaking solution transcends traditional boundaries, equipping institutions with the capability to cater to historically underserved demographics with unwavering confidence. By harnessing the potential of alternative data and cutting-edge AI technology, businesses can now gain unprecedented insights into the creditworthiness of marginalized populations. This transformative paradigm not only mitigates risks but also paves the way for unprecedented growth and market expansion into previously untapped segments. Driving a monumental stride in financial inclusivity, 1datapipe embodies the industry's steadfast commitment to fostering economic empowerment and guaranteeing equitable access to financial resources for all.

Active Use-Cases

Within the domain of financial inclusion, one of Brazil's top four banks has embraced innovation with the Financial Inclusion Score. This pioneering tool has revolutionized the bank's approach to serving credit-thin populations, leveraging alternative data and cutting-edge AI technology. By gaining unprecedented insights into the creditworthiness of underbanked individuals, the bank has not only mitigated risks but also unlocked new opportunities for expansion into previously underserved market segments. The result? A remarkable surge in financial inclusion and a testament to the bank's dedication to fostering economic empowerment across diverse communities in Brazil.

One of Brazil's largest retail companies has successfully leveraged 1datapipe's Financial Inclusion Score to dramatically reduce their high rate of false positive declines. By integrating this innovative score into their credit risk assessment process, the retailer has gained nuanced insights into the financial behavior of their customers. This adjustment has not only minimized incorrect credit denials but has also fostered greater customer satisfaction and loyalty, setting a benchmark for the industry in effectively balancing risk management with inclusive customer service.

Get Started

Ready to revolutionize your approach to financial inclusion and unlock new growth opportunities?

Bridge the gap in financial inclusion and empower individuals with essential financial services. Our experts can help identify areas for improvement and demonstrate how the Financial Inclusion Score can equip your institution with the tools and insights that promote financial inclusion, economic empowerment, and social equity

Connect with one of our AI-analytics experts to build a custom batch test for your specific use cases.

Talk to an Expert

The Complete Suite

Our suite extends beyond fraud detection, offering a diverse range of AI-powered analytics solutions designed to enhance risk management and customer intelligence across various domains.

Secure ID & Fraud Score: Safeguard your institution and customers' assets with our Secure ID & Fraud Score solution. By leveraging state-of-the-art data analytics and advanced technology, we enable you to proactively combat fraudulent activities and fortify your reputation against malicious threats.

Income Stability Score: Gain valuable insights into the financial stability of your customers with our Income Stability Score. By analyzing income trends, employment history, and other relevant factors, you can better understand your customers' financial well-being and make informed decisions.

Credit Trust Score: Mitigate credit risk effectively with our Credit Trust Score solution. Leveraging advanced machine learning algorithms, we provide in-depth assessments of creditworthiness, helping you identify high-potential customers while minimizing default risk.

GeoLifestyle Scores: Optimize your marketing strategies and campaigns with our GeoLifestyle solution. By segmenting your customer base based on various criteria, such as demographics, behaviors, and preferences, you can deliver personalized experiences that resonate with your audience.

Explore supercharged AI-Powered Analytics for the complete customer journey.

Explore 1datapipe